

Debtor 1 Marilyn Harper-Carter

Debtor 2 Timothy Carter, Jr.  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio  
(State)

Case number 2:15-bk-51399

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: U.S. Bank Trust National Association,  
as Trustee of the Igloo Series III Trust Court claim no. (if known): 4-1

Last 4 digits of any number you use to identify the debtor's account: 0 2 7 9

Property address: 1571 Wilson Ave.  
Number Street

Columbus OH 43207  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09 01 2018  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM DD YYYY

Debtor 1 Marilyn Harper-Carter Case number (if known) 2:15-bk-51399  
First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ D. Anthony Sottile  
Signature

Date 10 / 11 / 2018

Print D. Anthony Sottile (0075101)  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile and Barile, Attorneys at Law

**If different from the notice address listed on the proof of claim to which this response applies:**

Address P.O. Box 476  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone (513) 444-4100

Email bankruptcy@sottileandbarile.com

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
COLUMBUS DIVISION**

In Re:

Case No. 2:15-bk-51399

Marilyn Harper-Carter  
Timothy Carter, Jr.

Chapter 13

Debtors.

Judge C. Kathryn Preston

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**CERTIFICATE OF SERVICE**

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I certify that a copy of the foregoing Response to Notice of Final Cure Payment was served **electronically** on October 11, 2018 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

and by **ordinary U.S. Mail** on October 11, 2018 addressed to:

Marilyn Harper-Carter, Debtor  
1571 Wilson Ave.  
Columbus, OH 43207

Timothy Carter, Jr., Debtor  
1571 Wilson Ave.  
Columbus, OH 43207

/s/ D. Anthony Sottile

D. Anthony Sottile (0075101)  
Jon Lieberman (0058394)  
Sottile & Barile, Attorneys at Law  
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Loveland, OH 45140  
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